CMI MIC BALANCED MORTGAGE FUND

FACT SHEET (as of AUGUST 31, 2025)

MANAGER: CMI MORTGAGE SERVICES

INVESTMENT OBJECTIVE

The CMI MIC Balanced Mortgage Fund provides a passive investment opportunity whose diversified pool of mortgages offers consistent returns year-over-year. The MIC's focus is on selecting high-yield short-term mortgages, typically not exceeding a weighted portfolio of 75% LTV, while providing an attractive return to our investors.

FUND DETAILS

Fund Type:	Mortgage Investment Corporation
Inception:	July 2015
Redemptions:	Monthly*
Management fee:	Share class dependant, 1%
AUM at August 2025:	$166 million
Dividend Re-investment Plan (DRIP):	Yes
Eligible for Registered Plans:	Yes
Fundserv Codes:	Class A: CCI 301, Class F: CCI 302

FUND FINANCIAL SUMMARY

Cash and Equivalents	$14,371,867
Mortgage Investments	$165,943,954
Invested Capital	$135,315,821

Portfolio Composition

Average Loan Size	260,918
Number of Loans	636
Weighted Average LTV	69.43%

YEAR OVER YEAR AUM

Year	Amount	Y.O.Y Change
2018	$6,559,726.67	-7%
2019	$17,550,687.35	168%
2020	$35,743,161.50	104%
2021	$74,877,794.65	109%
2022	$130,991,269.18	75%
2023	$142,754,521.27	9%
2024	$191,041,441.77	34%
AUG 2025	$165,943,953.64	-13%*

*** As of August 31, 2025**

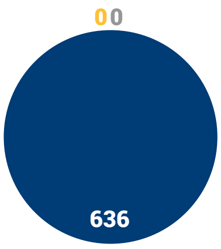
HISTORICAL PERFORMANCE*

Year	Percent
2018	8.95%
2019	8.96%
2020	8.43%
2021	8.39%
2022	8.57%
2023	8.79%
2024	8.84%
AUG 2025	8.77%

12 MO Trailing Return: 8.80% **Since inception: 8.72%**

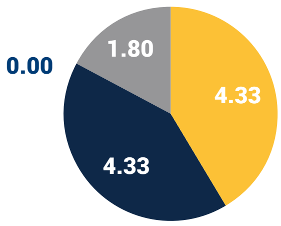
*CLASS F YIELDS

PORTFOLIO DIVERSIFICATION



MORTGAGE ALLOCATION PER BUILDING TYPE

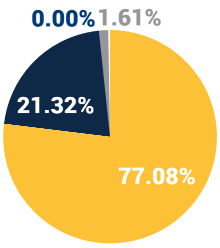
- Residential-Owner
- Residential-Land
- Commercial



AVERAGE MATURITY PER SECURITY POSITION

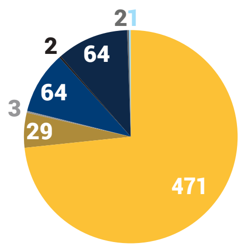
(Months)

- First
- Third
- Second
- Blanket



MORTGAGE ALLOCATION PER SECURITY POSITION

- First
- Third
- Second
- Blanket



GEOGRAPHIC BREAKDOWN

- Ontario
- B.C
- Quebec
- Alberta
- Manitoba
- PEI
- Nova Scotia
- Newfoundland

PORTFOLIO SUMMARY

Description	# of Mortgages	$ Amount	% Total
Security Rank			
Blanket Mortgages	10	$2,664,553.00	1.61%
First Mortgages	379	$127,903,750.97	77.08%
Second Mortgages	247	$35,375,649.67	21.32%
Third Mortgages	0	$0.00	0.00%
Mortgages	**636**	**$165,943,953.64**	**100%**
Asset Class			
Commercial	0	$0.00	0.00%
Residential - Land	0	$0.00	0.00%
Residential - Owner	636	$165,943,953.64	100.00%
Geographic Breakdown			
Alberta	64	$14,019,772.70	8.45%
British Columbia	64	$20,755,354.36	12.51%
Manitoba	3	$1,198,576.56	0.72%
Newfoundland	1	$81,900.00	0.05%
Nova Scotia	2	$446,990.00	0.27%
Ontario	471	$121,132,294.48	73.00%
PEI	2	$124,654.43	0.08%
Quebec	29	$8,184,411.11	4.93%

Through CMI's MICs and its partner lending program, investors can access the private lending market with professionally managed solutions. Canadian Mortgages Inc. and its related entities has placed over $2.8 billion in private mortgages with less then 0.13% capital loss rate over all mortgages placed. CMI strives to establish itself as one of Canada's largest private lenders to facilitate in the growing need for alternative lending. The CMI Balanced Mortgage Fund is distributed through a registered securities dealer; please consult your investment advisor before making an investment decision.

*Shares may be redeemed without penalty after 12 months with 30 days notice in advance of the redemption period.

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